

2020 Flood Resource Guide

CONGRESSMAN
JOHN MOOLENAAR



"Mid-Michigan residents pull together in challenging times and we will make it through this. Right now, the most important priority is staying safe, and I urge everyone to follow the advice of emergency responders who are protecting our community."

- Congressman John Moolenaar (May 19, 2020)

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Left: Edenville Dam before the collapse on May 19, 2020. Image taken July 2, 2016 (data from the National Agriculture Imagery Program).

Right: Edenville Dam post-failure on the afternoon of May 20, 2020 (SkySat). Image shows water flowing out of Wixom Lake through the breached dam and down the Tittabawassee River.



Photo Credit: “Edenville Dam Collapse” by [Planet Labs Inc.](#) is licensed under [CC BY 2.0](#)

CONGRESSMAN JOHN MOOLENAAR
FEDERAL FLOOD RESOURCE GUIDE



June 25, 2020

Dear Neighbors,

Mid-Michigan residents pull together in difficult times and we will make it through this.

It has been heartbreaking to see the devastation caused by the flooding, and there are challenges ahead. However, our community has come together and we are grateful for the overwhelming support from neighbors, non-profits, and Michigan businesses.

I have been working with federal, state and local officials since this incident began, and I will continue to work tirelessly to bring our communities the resources needed to recover.

My team and I are working hard to provide information to residents and this Flood Resource Guide has been created to describe the federal government's role in responding to the flood, address frequently asked questions, and provide resources that may be of assistance as you begin to recover. This guide may be updated periodically, but it is not comprehensive and should not be taken as legal advice.

Sincerely,

A handwritten signature in blue ink that reads "John Moolenaar". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

John Moolenaar
Member of Congress

Federal Response to Disasters

The United States takes a "bottom up" approach to both managing and providing assistance, during and following a disaster. The responsibility for responding to disasters begins at the local level. If local government resources are overwhelmed or become exhausted, the local government declares a local state of emergency to request assistance from the state. The state government may supplement a local government's resources, which may be coupled with the governor declaring a state of emergency. Generally, only after local and state government resources have been overwhelmed and the governor has declared a state of emergency, does the federal government begin to provide additional assistance. The role of the federal government, as described in the Robert T. Stafford Disaster Relief and Emergency Assistance Act (the Stafford Act), is to "supplement the efforts and available resources of States, local governments, and disaster relief organizations in alleviating the damage, loss, hardship, or suffering."

Severe Weather and Dam Failure Response Timeline

May 19, 2020 – Governor Gretchen Whitmer declared a state of emergency for Midland County after the Edenville and Sanford Dams breached. This activated necessary State resources to respond to, and recover from, the impacts of flooding.

May 20, 2020 – Governor Whitmer requested federal emergency declaration to aid in Midland County flood response.

May 21, 2020 – Federal Emergency Management Agency (FEMA) approved an emergency declaration that provided emergency protective measures to Midland County to respond to extreme flooding.

May 22, 2020 – Governor Whitmer declared a state of emergency due to extreme flooding for the counties of Arenac, Gladwin, and Saginaw.

May 26, 2020 – FEMA received a request from the State of Michigan that Arenac, Gladwin, Iosco, and Saginaw Counties be added to the Preliminary Damage Assessment process.

May 29, 2020 – Gladwin County is added to the existing federal emergency declaration for emergency protective measures.

June 15, 2020 – Governor Whitmer submitted a request to President Donald Trump to declare a major disaster for the State of Michigan due to the severe flooding and dam failures starting on May 17, 2020, that impacted the counties of Arenac, Gladwin, Iosco, Midland, and Saginaw.

June 15, 2020 – Congressman Moolenaar leads Michigan's bipartisan congressional delegation in support of the request with a letter to President Trump urging him to approve the request.

How can I contact my state or local officials and find state or local resources?

Your state and local officials will have the most up to date information about available resources.

- To find your Michigan state representative, visit www.house.mi.gov and type in your address.
- To find your Michigan state senator, visit www.senate.michigan.gov and search using your address or the map feature.
- Visit your county's government website to find its most recent flood updates and contact information:
 - **Arenac:** www.arenacounty.mi.gov
 - **Gladwin:** gladwincounty-mi.gov
 - **Iosco:** iosco.net
 - **Midland:** www.co.midland.mi.us
 - **Saginaw:** www.saginawcounty.com
- Contact 211, a free service that connects Michigan residents with community health and human services agencies and resources by calling 211 or visiting www.211.org
- Contact the American Red Cross at 833-583-3111.

For more information about this disaster, visit www.fema.gov/disaster/3525 or go to www.michigan.gov/msp and search for "Mid-Michigan Flooding."



Left: Sanford Dam before the failure on May 20, 2020. Image taken December 22, 2019 (SkySat).

Below: Sanford Dam post-failure on the afternoon of May 20, 2020 (SkySat). Image shows water flowing out of Sanford Lake through the failed dam.

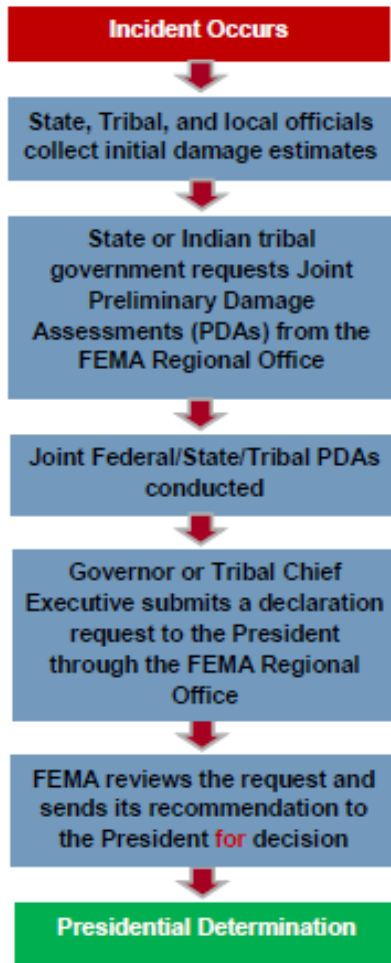


Photo Credit: "Sanford Dam Failure" by Planet Labs Inc. is licensed under [CC BY 2.0](https://creativecommons.org/licenses/by/2.0/)

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Federal Emergency Management Agency (FEMA)

FEMA Disaster Declaration Process and Types



There are two types of disaster declarations provided for in the Stafford Act: emergency declarations and major disaster declarations.

Emergency declarations trigger aid that protects property, public health, and safety and lessens or averts the threat of an incident *becoming a catastrophic event*.

Emergency Declaration Summary:

- Event is beyond State and local capabilities.
- Assistance limited to Emergency work, Direct Federal Assistance, Public Assistance Categories A (debris removal) and B (emergency protective measures).
- Total amount of assistance may not exceed \$5 million and the President shall report to Congress if this amount is exceeded.

On May 21, 2020, less than 24 hours after receipt, FEMA approved a federal emergency declaration that provided emergency protective measures to Midland County to respond to extreme flooding. This direct assistance from federal agencies was to deal with the immediate challenges.

A **major disaster declaration** is generally issued after catastrophes occur and constitutes broader authority for federal agencies to provide supplemental assistance to help state and local governments, families and individuals, and certain nonprofit organizations recover from the incident.

Major Disaster Declaration Summary:

- Event is beyond State and local capabilities.
- May include all assistance programs (Individual, Public, and Hazard Mitigation).
- Must be requested within 30 days of the incident.

For additional information on the disaster declaration process, visit www.fema.gov.

Types of FEMA Assistance

Public Assistance (PA) refers to various categories of assistance to state and local governments and non-profit organizations. Not all programs are activated for every disaster. Principally, PA covers the repairs or replacement of infrastructure (roads, bridges, public buildings, etc.) but also includes debris removal and emergency protective measures, which may cover additional costs for local public safety groups incurred by their actions in responding to the disaster.

Categories of PA include:

A - Debris

removal

B - Emergency

protective

measures

C - Roads and

bridges

D - Water

control facilities

E - Buildings

and equipment

F - Utilities

G - Parks,

recreational and

other facilities

Understanding the Public Assistance Responsibilities

FEMA	Recipient (State)	Subrecipient (Applicant)
<ul style="list-style-type: none">Coordinates with all Federal, State, Local agenciesEstablishes Joint Field OfficeCollects project and cost dataApproves grants and obligates fundsProvides Technical Assistance	<ul style="list-style-type: none">Educates subrecipientsWorks with FEMA to manage Public Assistance ProgramCollects project and cost dataDisburses grants to applicants (Ex: Community, county, local public entity)Monitors and manages use of grants by subrecipients	<ul style="list-style-type: none">Requests assistanceIdentifies damaged facilitiesProvides information to support requestMaintains accurate documentationPerforms necessary work (repairs, debris, etc.)

Source: FEMA

As of May 29, 2020, both Gladwin and Midland County have been approved for a federal emergency declaration that will provide Category B - emergency protective measures. Additional federal assistance may become available pending approval of a major disaster declaration that shows significant need for assistance that exceeds State and local capabilities.

Summary of Public Assistance:

- Assistance to State, Tribal, and local governments and certain private nonprofit organizations for emergency work and the repair or replacement of disaster-damaged facilities.
- For additional information on PA, including Fact Sheets, visit www.fema.gov.

Types of FEMA Assistance

Individual Assistance (IA) includes various forms of help for families and individuals following a disaster event. The assistance authorized by the Stafford Act can include housing assistance, disaster unemployment assistance, crisis counseling, and other programs intended to address the needs of people. Not all programs, however, are activated for every disaster. The determination of which programs are authorized is based on the types of assistance specified in the Governor's request and the needs identified during the joint preliminary damage assessment (PDA) and subsequent PDAs. Moreover, federal disaster recovery programs are not designed to make a survivor whole, which is why disaster recovery requires a whole community approach by engaging the full capacity of non-governmental organizations and the private sector.

IA programs include:

- (1) Mass Care and Emergency Assistance
- (2) the Crisis Counseling Assistance and Training Program
- (3) Disaster Unemployment Assistance
- (4) Disaster Legal Services
- (5) Disaster Case Management
- (6) the Individuals and Households Program

As of June 15, 2020, Governor Whitmer has sent a major disaster declaration request to the president for Arenac, Gladwin, Iosco, Midland, and Saginaw counties.

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Beware Of Fraud And Scams



FEMA representatives and inspectors *will always have an official identification badge*. Always ask to see I.D.

FEMA representatives *never charge a fee or ask for payment*.

You must *provide your SSN when you apply with FEMA* and it may be used later to verify your identity. *Do not offer any personal information unless you are speaking with a verified FEMA representative.*

Report Fraud or Scams

✉ Disaster@leo.gov

☎ National Center for Disaster Fraud Hotline at 866-720-5721

☎ 800-621-3362 (TTY 800-462-7585)



Helpful Websites:

www.disasterassistance.gov

www.floodsmart.gov

www.benefits.gov

www.ready.gov

www.usa.gov

Summary of Individual Assistance:

- Assistance to individuals and households to repair, replace primary residence, find alternate, temporary housing, replace personal property, other eligible disaster related expenses.
- Available if approved in Major Disaster Declaration. Average Individual Assistance is \$5,000; Maximum amount is \$35,000.
- For additional information on IA, visit www.fema.gov.

CONTACT:

PHONE: (989) 631-2552

WWW.MOOLENAAR.HOUSE.GOV

Department of Labor (DOL)

The DOL assists in recovery efforts in the communities affected by severe storms, floods, and other disasters. For general questions and assistance, please contact DOL's National Contact Center at 1-866-487-2365.

DOL support includes the following income and job assistance:

- **Unemployment Insurance (UI)**
The Federal-State [Unemployment Insurance Program](#) provides unemployment benefits to eligible workers who are unemployed through no fault of their own.
- **Disaster Unemployment Assistance (DUA)**
DUA provides financial assistance to individuals whose employment or self-employment has been lost or interrupted as a direct result of a major disaster declared by the President and who are not eligible for regular unemployment insurance (UI) benefits.
- **Occupational Safety and Health**
The Department's Occupational Safety and Health Administration (OSHA) makes technical assistance and resources available to help protect those participating in cleanup and recovery efforts. Call OSHA toll-free at 1-800-321-6742 with any questions.

Small Business Administration (SBA)

SBA Disaster Loan Program provides direct loans to help businesses, nonprofit organizations, homeowners, and renters repair or replace property damaged or destroyed in a federally declared disaster. The program is also designed to help small agricultural cooperatives recover from economic injury resulting from a disaster.

SBA and FEMA share real-time data on disaster loan and grant approvals to identify potential duplication of benefits while providing individuals and households with federal assistance that can be used in conjunction with other forms of assistance to meet recovery needs. Eligibility and assistance from one source can affect eligibility and assistance from the other source.

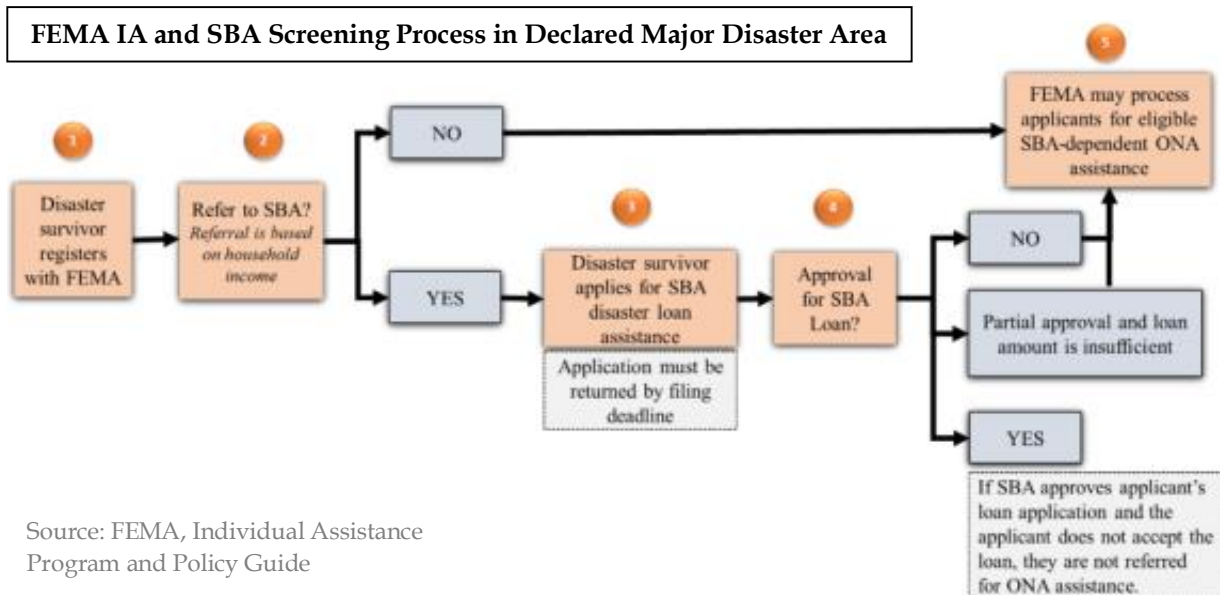


Types of SBA Disaster Loans

SBA Loans Available to Individuals and Households

Disaster loans provided to individuals and households in declared disaster areas fall into two categories: Personal Property Loans and Real Property Loans. These loans cover only uninsured or underinsured property and primary residences in a declared disaster area. However, the amount SBA will lend depends on the cost of repairing or replacing the home and/or personal property (minus insurance settlements or grant assistance). Generally, interest rates cannot exceed 8% per annum, or 4% per annum if the applicant is unable to obtain credit elsewhere. Borrowers pay equal monthly installments of principal and interest, beginning five months from the date of the loan. Loan maturities may be up to 30 years. SBA will not require collateral to secure a physical disaster home loan of \$25,000 or less, but other conditions may apply.

- **Personal Property Loan** provides a creditworthy homeowner or renter located in a declared disaster area with up to \$40,000 to repair or replace personal property owned by the survivor. Personal Property Loans can be used to repair or replace clothing, furniture, cars, or appliances damaged or destroyed in the disaster.
- **Real Property Loans** provide creditworthy homeowners located in a declared disaster area with up to \$200,000 to repair or restore the homeowner's primary residence to its pre-disaster condition. The loans may not be used to upgrade a home or build additions to the home, unless the upgrade or addition is required by city or county building codes. Secondary homes or vacation properties are not eligible for Real Property Loans.



Source: FEMA, Individual Assistance Program and Policy Guide

SBA Loans Available to Businesses

SBA offers loans to help businesses repair and replace damaged property and financial assistance to businesses that have suffered economic loss as a result of a disaster. Disaster loans provided to businesses fall into two categories: Business Physical Disaster Loans and Economic Injury Disaster Loans. Businesses can secure both types of loans to rebuild, repair, and recover from economic loss. Loan amount cannot exceed \$2 million and collateral requirements vary by disaster declaration type.

- **Business Physical Disaster Loans** provide up to \$2 million to repair or replace damaged physical property at any business, regardless of size (other than an agricultural enterprise), and private, nonprofit organizations located in a declared disaster area. Loans may be used to repair or replace damaged physical property including machinery, equipment, inventory, and leasehold improvements that are not covered by insurance. Interest rates cannot exceed 8% per annum or 4% per annum if the business cannot obtain credit elsewhere. Borrowers generally pay equal monthly installments of principal and interest starting five months from the date of the loan. Loans can have maturities up to 30 years.
- **Economic Injury Disaster Loans (EIDLs)** provide up to \$2 million to eligible businesses in a declared disaster area to help meet financial obligations and operating expenses that could have been met had the disaster not occurred. The purpose is to alleviate the specific economic injury and help resume normal operations. Loan amounts for EIDLs are based on actual economic injury and financial needs, regardless of whether the business suffered any property damage. EIDLs are available only to businesses that are located in a declared disaster area, have suffered substantial economic injury, are unable to obtain credit elsewhere, and are defined as small by SBA size regulations. Small agricultural cooperatives and most private and nonprofit organizations that have suffered substantial economic injury as the result of a declared disaster are also eligible for EIDLs. Interest rate ceilings are statutorily set at 4% per annum or less and loans can have maturities up to 30 years.

4 Ways to Apply for SBA Disaster Loans

- 1 Online: [SBA.gov/disaster](https://www.sba.gov/disaster) 
- 2 In-person: SBA Disaster Recovery Center 
- 3 Phone: 1-800-659-2955 
- 4 Email: disastercustomerservice@sba.gov 

SBA [SBA.gov/disaster](https://www.sba.gov/disaster)

For additional information about disaster loans, visit www.sba.gov.

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U.S. Department of Agriculture (USDA) Rural Development

USDA Rural Development helps rural communities grow by increasing economic development and improving the quality of life in rural and small towns. Rural Development provides loans, grants, and assistance to eligible areas in order to build critical infrastructure to expand access to electricity and transportation infrastructure and to support businesses, education, housing, and other resources essential to communities.

The following pages include summaries of major USDA Rural Development assistance programs. There are over 40 programs that individuals and communities may be eligible for and each program has a unique set of eligibility criteria. You may learn more about these programs via the online eligibility tool or contacting the nearest USDA Rural Development office:

- **Online Eligibility Tool:** The online tool at <https://eligibility.sc.egov.usda.gov> can help determine if you are in an eligible rural area and are otherwise qualified to apply.

Michigan Contact Information

Telecommunications

Anthony Tindall
General Field Representative
4694 Cemetery Road PMB 386
Hilliard, OH 43026
(859) 533-0334
Anthony.tindall@wdc.usda.gov

Michigan State Office

3001 Coolidge Road, Suite 200
East Lansing, MI 48823
Local (517) 324-5190
TDD/TTY (800) 649-3777

www.rd.usda.gov/mi

Electric Infrastructure

Patrick R. Sarver
General Field Representative
PO Box 24
Granville, Ohio 43023-0024
Phone: 740.920.9079 | Cell:
740.304.4533
Patrick.sarver@wdc.usda.gov

- **Ask an Expert:** Before starting any application for assistance, you should [contact USDA Rural Development](#)—and speak to a specialist—to learn more about rural area requirements and other eligibility criteria for the program.

Caro Area Office 1075 Cleaver Rd. Caro, MI 48723 (989) 673-8173, Ext. 4	Gladstone Area Office 2003 Minneapolis Gladstone, MI 49837 (906) 428-1060, Ext. 4	Grand Rapids Area Office 3260 Eagle Park Dr. Suite 107 Grand Rapids, MI 49525 (616) 942-4111, Ext. 6	Mason Area Office 525 N. Okemos St. Suite B Mason, MI 48854 (517) 676-4644, Ext. 4	Traverse City Area Office 1501 Cass Street Traverse City, MI 49684 (231) 941-0951, Ext. 4
West Branch (Sub-Area Office) 240 W. Wright St. West Branch, MI 48661 (989) 345-5470, Ext. 4	Sault Ste. Marie (Sub-Area Office) 2847 Ashmun Sault Ste. Marie, MI 49783 (906) 632-9611, Ext. 4	Paw Paw (Sub-Area Office) 1035 E. Michigan Ave. Suite A Paw Paw, MI 49079 (269) 657-7055, Ext. 4	Flint (Sub-Area Office) 1525 North Elms Rd. Flint, MI 48532 (810) 230-8766, Ext. 4	Service Area <i>Alcona, Alpena, Antrim, Benzie, Charlevoix, Crawford, Grand Traverse, Kalkaska, Lake, Leelanau, Manistee, Mason, Missaukee, Montmorency, Osceola, Oscoda, Otsego, Wexford counties</i>
Service Area <i>Arenac, Bay, Clare, Gladwin, Gratiot, Huron, Iosco, Isabella, Lapeer, Midland, Ogemaw, Roscommon, Saginaw, Sanilac, St. Clair and Tuscola counties</i>	Service Area <i>Alger, Baraga, Cheboygan, Chippewa, Delta, Dickinson, Emmet, Gogebic, Houghton, Iron, Keweenaw, Luce, Mackinaw, Marquette, Menominee, Ontonagon, Presque Isle, Schoolcraft counties</i>	Service Area <i>Allegan, Barry, Berrien, Branch, Calhoun, Cass, Ionia, Kalamazoo, Kent, Mecosta, Montcalm, Muskegon, Newaygo, Oceana, Ottawa, St. Joseph, Van Buren counties</i>	Service Area <i>Clinton, Eaton, Genesee, Hillsdale, Ingham, Jackson, Lenawee, Livingston, Macomb, Monroe, Oakland, Shiawassee, Wayne, Washtenaw counties</i>	



www.rd.usda.gov



1 (800) 670-6553



@usdaRD

CONTACT:

PHONE: (989) 631-2552

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Types of USDA Rural Development Assistance

The **Rural Home Loans (Direct Program)** are also known as the Section 502 Direct Loan program. This program is for low- and very-low-income applicants, and helps applicants obtain safe, sanitary housing in an eligible area by providing payment assistance, a type of subsidy that reduces a mortgage payment for a short time. Generally, rural communities with a population of less than 35,000 are eligible areas. At a minimum, applicants must have an adjusted income at or below the applicable low-income limit in the area they are looking to buy a home; they must also show an ability to repay debt.

How may funds be used?

Loan funds may be used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate, or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.

How much may I borrow?

The maximum loan amount an applicant may qualify for will depend on the applicant's repayment ability. The applicant's ability to repay a loan considers various factors such as income, debts, assets, and the amount of payment assistance applicants may be eligible to receive. Regardless of repayment ability, applicants may never borrow more than the area loan limit (plus certain costs allowed to be financed) for the county in which the property is located.

The **Single Family Housing Repaid Loans and Grants**, also known as the Section 504 Repair program, provides loans to very-low-income homeowners so they may repair, improve or modernize their homes, or for elderly very-low-income homeowners who need to remove health and safety hazards. Applicants must be the homeowner as well as occupant in the house, be unable to obtain credit elsewhere, and have a family income below 50% of the median income of the area. For grants, elderly applicants must be age 62 or older and unable to repay a repair loan. Loans can be repaid over 20 years and have a fixed interest rate of 1%.

How much money can I get?

- Maximum loan is \$20,000.
- Maximum grant is \$7,500.
- Loans and grants can be combined for up to \$27,500 in assistance.

How may funds be used?

- Loans may be used to repair, improve, or modernize homes or to remove health and safety hazards.
- Grants must be used to remove health and safety hazards.

NOTE: Because citations and other information may be subject to change, please always consult the program instructions listed in the section above titled *"What Governs This Program?"* You may also contact your local office for assistance. You will find additional forms, resources, and program information at rd.usda.gov. *USDA is an equal opportunity provider, employer, and lender.*

The **Community Facilities Direct Loans and Grants** provide affordable funding for rural communities to develop essential facilities and services, not for private or commercial activities. Essential services provided by community facilities that are eligible to be supported by these funds include healthcare facilities, courthouses, community or childcare centers, emergency services, and educational services such as libraries or public schools. This funding comes as either a loan or a grant, if grant funds are available. Eligible areas are rural communities with no more than 20,000 residents. Eligible borrowers are public bodies, federal recognized Tribes, and community-based nonprofits.

How may funds be used?

Funds can be used to purchase, construct, and/or improve essential community facilities, to purchase equipment, and to pay related project expenses.

What kinds of funding are available?

- Low interest direct loans
- Grants
- A combination of the two above, as well as our [loan guarantee program](#). These may be combined with commercial financing to finance one project if all eligibility and feasibility requirements are met.

How may funds be used?

- The acquisition, construction, conversion, enlargement, or repair of a business or business facility, particularly when jobs will be created or retained.
- The purchase or development of land (easements, rights of way, buildings, facilities, leases, materials).
- The purchase of equipment, leasehold improvements, machinery, or supplies.
- Start-up costs and working capital
- Pollution control and abatement
- Transportation services
- Feasibility studies and some fees
- Hotels, motels, convention centers
- Education institutions
- Aquaculture based rural small business
- Revolving lines of credit as described in [7 CFR Part 4274.314](#)

The **Intermediary Relending Program** provides low interest loans to local intermediaries who then relend the funds to businesses and community development projects within rural communities. Nonprofits, cooperatives, federally recognized Tribes, and public bodies are eligible to be lenders under this program. Intermediaries must also have the authority to operate a Revolving Loan Fund, a successful record of assistance, and assurance of payment.

Individuals, public or private organizations, and other legal entities that meet certain criteria are considered eligible to apply for a loan from the intermediary lender as the ultimate recipient, if they have no legal or financial interest in the intermediary.

The **Water and Waste Disposal Loan and Grant Program** provides funding for drinking water systems, sewage and solid waste disposal, and storm water drainage to households as well as businesses in eligible rural areas. Rural areas and towns with populations of 10,000 or less are eligible to apply. Applicants are most state and local governments, federally recognized Tribes, and private nonprofits who cannot obtain commercial credit another way. Applicants must also have the authority to construct their proposed services, which must be used for a public purpose. Partnerships with other entities for financial assistance are encouraged. These funds are in the form of long-term, low interest loans for a payback term of up to 40 years; if grant funds are available, they may be used in combination with a loan to lower the cost to the applicant.

How may the funds be used?

Funds may be used to finance the acquisition, construction, or improvement of:

- Drinking water sourcing, treatment, storage, and distribution
- Sewer collection, transmission, treatment, and disposal
- Solid waste collection, disposal, and closure
- Storm water collection, transmission, and disposal

In some cases, funding may also be available for related activities such as:

- Legal and engineering fees
- Land acquisition, water and land rights, permits, and equipment
- Start-up operations and maintenance

Contact the USDA Rural Development Office in your community to learn more



www.rd.usda.gov



1 (800) 670-6553



@usdaRD

NOTE: Because citations and other information may be subject to change, please always consult the program instructions listed in the section above titled *"What Governs This Program?"* You may also contact your local office for assistance. You will find additional forms, resources, and program information at rd.usda.gov. *USDA is an equal opportunity provider, employer, and lender.*

CONTACT:

PHONE: (989) 631-2552

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U.S. Department of Agriculture (USDA)

Farm Service Agency (FSA) and Risk Management Agency (RMA)

The USDA RMA provides effective tools and resources to agricultural producers with the goal of reducing risk and increasing the stability of agricultural and rural communities. The agriculture sector faces many unique challenges, and FSA and RMA work to mitigate the risks involved. The RMA along with the FSA offer several Disaster Assistance Programs to help communities, farmers, and businesses who have been affected by natural disasters.



There are four types of disaster designations the FSA uses. The Secretary of Agriculture can designate counties as disaster areas and then make emergency loans and disaster programs available to the affected agricultural communities. This designation must be requested by a governor or tribal council representative.

Presidential major disaster declarations must be requested by the governor through the Federal Emergency Management Agency (FEMA). Once the declaration has been made, FSA is immediately notified by FEMA. The FSA's emergency loan program and other emergency assistance become available after this designation to help eligible farmers recover from production and physical losses.



Helpful Websites:

www.fsa.usda.gov/farmloans

disaster.fsa.usda.gov

offices.usda.gov

Types of Farm Service Agency Assistance

The **Emergency Loan Program (ELP)** provides emergency loans to producers to recover from losses. These emergency loans can be made to those who own or operate land in a designated county, have sufficient farming experience, have suffered at least a 30% loss, have collateral and repayment ability, and are unable to receive credit from another source. Upon receiving a loan, borrowers must keep records and operate under a plan they develop with FSA staff. Borrowers may request loans up to 100% of losses up to a certain amount and are normally repaid within one to seven years.

SOURCE: FSA EMERGENCY DISASTER DESIGNATION AND DECLARATION PROCESS

EMERGENCY LOAN PROGRAM

Funds may be used to:

- Restore or replace essential property
- Pay all or part of production costs associated with the disaster year
- Pay essential family living expenses
- Reorganize the farming operation
- Refinance certain debts.

The **Emergency Conservation Program (ECP)** provides emergency funding to farmers with the purpose of rehabilitating farmland damaged by a natural disaster. Land is determined to be eligible based on inspections for type and extent of damage. This includes land used for commercial farming, nurseries, grazing, and conservation structures. ECP participants may implement emergency conservation practices.

 This program is administered by FSA state and county offices. Contact your local FSA county office for eligibility and enrollment

The **Emergency Assistance for Livestock, Honeybees, and Farm-Raised Fish Program (ELAP)** provides financial assistance to producers who suffer losses in the declared areas due to adverse weather events or loss conditions, including those not covered by the Livestock Indemnity Program (LIP). Applicants will be required to apply for the assistance as well as submit a notice of loss to their local FSA service center.

 This program is administered by FSA state and county offices. Contact your local FSA county office for eligibility and enrollment



Types of Farm Service Agency Assistance Continued

The **Livestock Indemnity Program (LIP)** provides benefits to eligible owners for the deaths of livestock due to eligible adverse weather. Applicants must have legally owned the livestock on the day of the disaster, used the stock for commercial purposes, and the livestock must have died as a direct result of the disaster. Producers will be required to provide evidence that eligible cause of loss occurred and directly caused loss or death. LIP payments are based on national rates based on 75% of the market value. Applicants will be required to apply for the assistance as well as submit a notice of loss to their local FSA service center.



This program is administered by FSA state and county offices. Contact your local FSA county office for eligibility and enrollment

The **Noninsured Crop Disaster Assistance Program (NAP)** provides financial assistances to producers of non-insurable crops who lose crops due to a natural disaster. Eligible crops have to be commercially produced for which crop insurance is not available and are grown for food, livestock consumption, fiber, or are grown in a controlled environment, or are specialty crops. The NAP will provide basic coverage equal to the “catastrophic” level of insurance. All coverage levels have a service fee per crop and are subject to premiums.



This program is administered by FSA state and county offices. Contact your local FSA county office for eligibility and enrollment

The **Tree Assistance Program (TAP)** provides financial assistance to owners of orchards and nurseries so that they can replant or rehabilitate eligible trees, bushes, and vines that were lost due to a natural disaster. Trees are considered eligible if an annual crop is produced for commercial purposes, including the sale of Christmas trees. Trees used for pulp or timber are ineligible. Trees must have suffered more than a 15% mortality loss; the loss must not have been preventable through reasonable action, and FSA may require loss evidence.



This program is administered by FSA state and county offices. Contact your local FSA county office for eligibility and enrollment

USDA provides crop insurance for producers through the Federal Crop Insurance Corporation. You can visit www.rma.usda.gov to get more information about crop insurance and find an insurance agent near you.

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Frequently Asked Questions

FEMA

When can I apply for assistance?

To apply for federal assistance, the president must make a major disaster declaration and the declaration must also name the county you live in for Individual Assistance.

To see if your county has been declared:

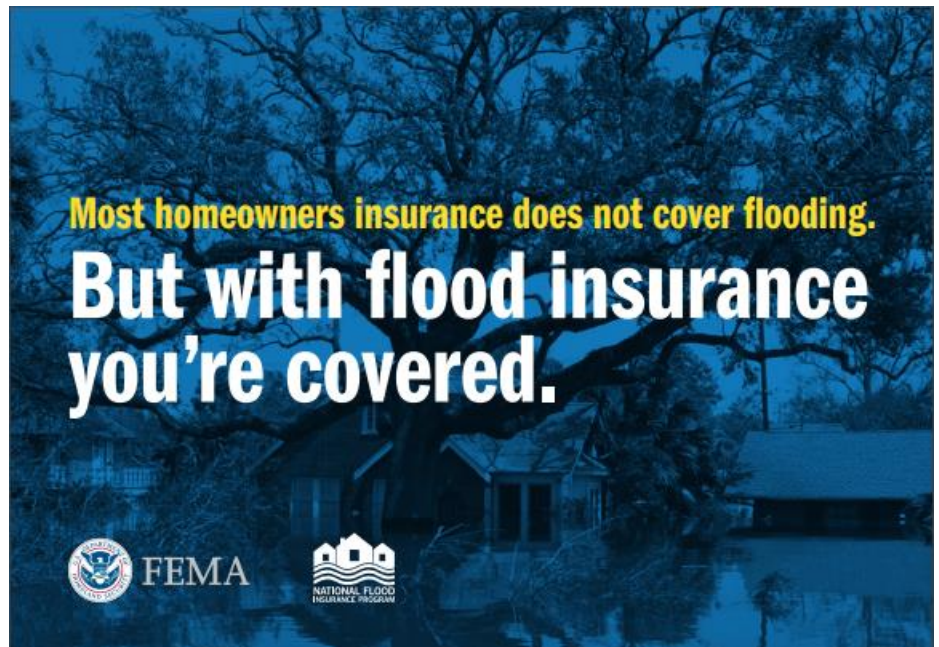
- Enter your city and state or ZIP code in the **Look-up** box on the disasterassistance.gov **Home** page and click **Look-up**. This will take you to the **Address Look-up** page.
- Once on the page, you will see your county and disaster name listed under “Declared Counties” if it is declared.

You can click the link for the disaster name to visit the FEMA page for more information and resources. Or click **Apply Online** to start your application.

The assistance offered for each disaster may vary.

What if my county isn't declared?

It may be several weeks to a few months after an incident for the president to make a major disaster declaration. Check the disasterassistance.gov **Homepage** for the latest information and to see if other counties are added to the declaration later. You can also visit FEMA's [Disaster Declarations](#) page or check the [Michigan State Police](#) and search for “Mid-Michigan Flooding” to see if any other help is available.



Can I apply for FEMA assistance if I have insurance?

Yes. You may qualify for FEMA assistance even if you have insurance. By law, FEMA cannot duplicate benefits for losses covered by your insurance. So, **you need to file a claim with your insurance company as soon as possible.**

My insurance settlement did not meet enough needs to help me recover from the disaster. Can I apply for assistance from FEMA?

Yes. You may apply for FEMA assistance if you still have unmet disaster-caused needs after your maximum insurance settlement.

FEMA will request a copy of the claim settlement record and ask you to describe what you still need. You must qualify to receive assistance.

If you applied for help from FEMA because of your deductible, FEMA does not cover insurance deductibles.

How to Contact the FEMA Disaster Assistance Helpline

Call from 7 a.m. to 10 p.m. ET, 7 days a week:

- 1-800-621-3362 (also for 711 and VRS)
- TTY 1-800-462-7585

General questions or comments about FEMA disaster assistance for individuals and families can be emailed to:

- AskIA@fema.dhs.gov

NOTE: This email address is unsecured. Do not share any personal information through email, including your address, social security number, or bank information.

When emailing FEMA, please include your name and the city and state where the disaster occurred or that you are asking about.

You can find answers to more Frequently Asked Questions regarding FEMA [here](#).

On June 15, 2020, Governor Whitmer submitted a request for a major disaster declaration to the president for the counties of Arenac, Gladwin, Iosco, Midland, and Saginaw; while the president is reviewing the request, individuals looking for assistance should not call FEMA. For now, contact 211 or call the Red Cross at 833-583-3111.

Small Business Administration

I have registered with the Federal Emergency Management Agency (FEMA) and was referred to the U.S. Small Business Administration (SBA). I don't have a small business, so why do I need to apply to SBA?

For disaster damage to private property that is not fully covered by insurance, the basic form of Federal disaster assistance is an SBA disaster loan. SBA is the primary source of Federal money for long-term disaster recovery. Non-farm businesses (including rental properties) of all sizes as well as homeowners, and renters, whose property was damaged as a result of a declared disaster, should apply for a low-interest SBA disaster loan.

I have already received money from FEMA. Does that mean I still need to apply to SBA for a disaster loan?

If your home was destroyed or was not habitable, you may have received money to pay for temporary accommodations elsewhere. If your home was not livable, you may have received money to pay for essential repairs so you could stay there. In both cases, FEMA funds were not intended to pay for all the costs of repairing your damaged home, or for replacing your personal property. SBA disaster loans are available to cover the amount of your repair costs that have not already been fully compensated.

Should I wait for my insurance settlement before I file my loan application?

No. Do not miss the filing deadline by waiting for an insurance settlement. SBA can approve a loan for the total eligible losses within the administrative guidelines and later adjust the loan eligibility or balance if insurance funds are received.

You can find answers to more Frequently Asked Questions regarding the SBA [here](#).

U.S Department of Agriculture

When can I apply for assistance?

To apply for assistance through the Farm Service Agency, the secretary must make a disaster designation or the president must make a major disaster declaration. Once there has been a declaration, FEMA will automatically notify FSA and those options become available. To see if your county has been declared:

- Use the “Discover Disaster Assistance Programs” on farmers.gov/recover by clicking on “Start” and following the five steps. You can also find your local service center on this site.
- Once you have completed the steps, USDA will provide you with resources they determine to be specific to your situation.

To apply for assistance through Rural Development programs, visit the website at rd.usda.gov to find out your eligibility. Most of these resources are not dependent on disasters or emergency circumstances, so your eligibility can be determined at any time. Note that most Rural Development programs are income based.

I already have a Rural Development Single Family Housing Direct Loan and I was impacted by the flood. What resources are there for me?

If you have excessive expenses due to damage or lost your job, you could be eligible for a moratorium up to 180 days where you do not have to make a payment. If you have property damage, contact Rural Development to obtain a claims package. If your income is reduced by more than 10%, you could be eligible for payment assistance.

Contact Rural Development

- 800-414-1226 or 800-438-1832 from 7 a.m to 5 p.m. Central time, Monday through Friday.
- Email rdquestion@stl.usda.gov; remember to have your account number or SSN ready.
- Write: USDA, Rural Development,
CSC Post Office Box 66889
St. Louis, MO 63166

I already have a Rural Development Single Family Housing Guaranteed loan and I was impacted by the flood. What resources are there for me?

You should immediately contact your lender and file an insurance claim. You should also apply for assistance through FEMA if available.

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